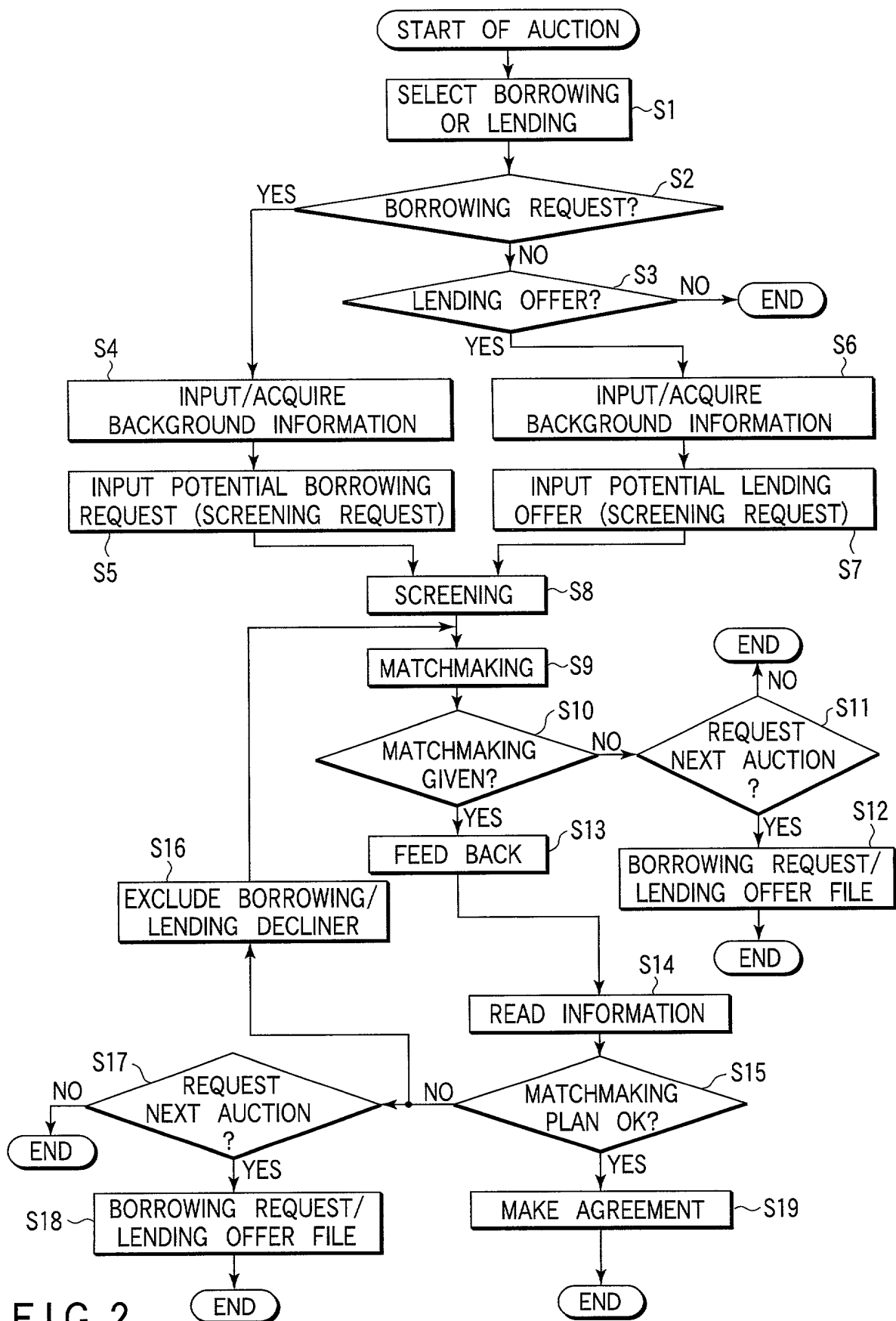


FIG. 1



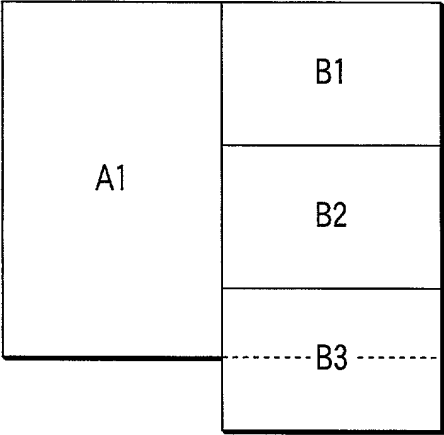


FIG. 3

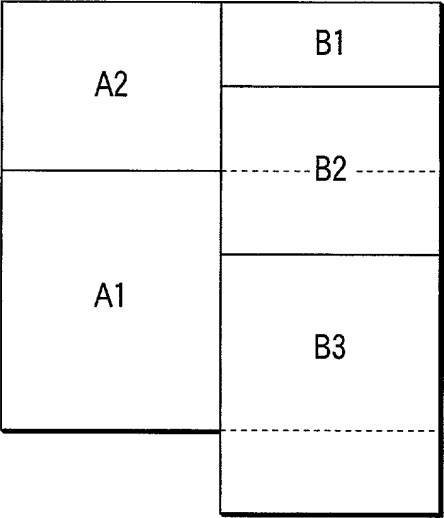


FIG. 4

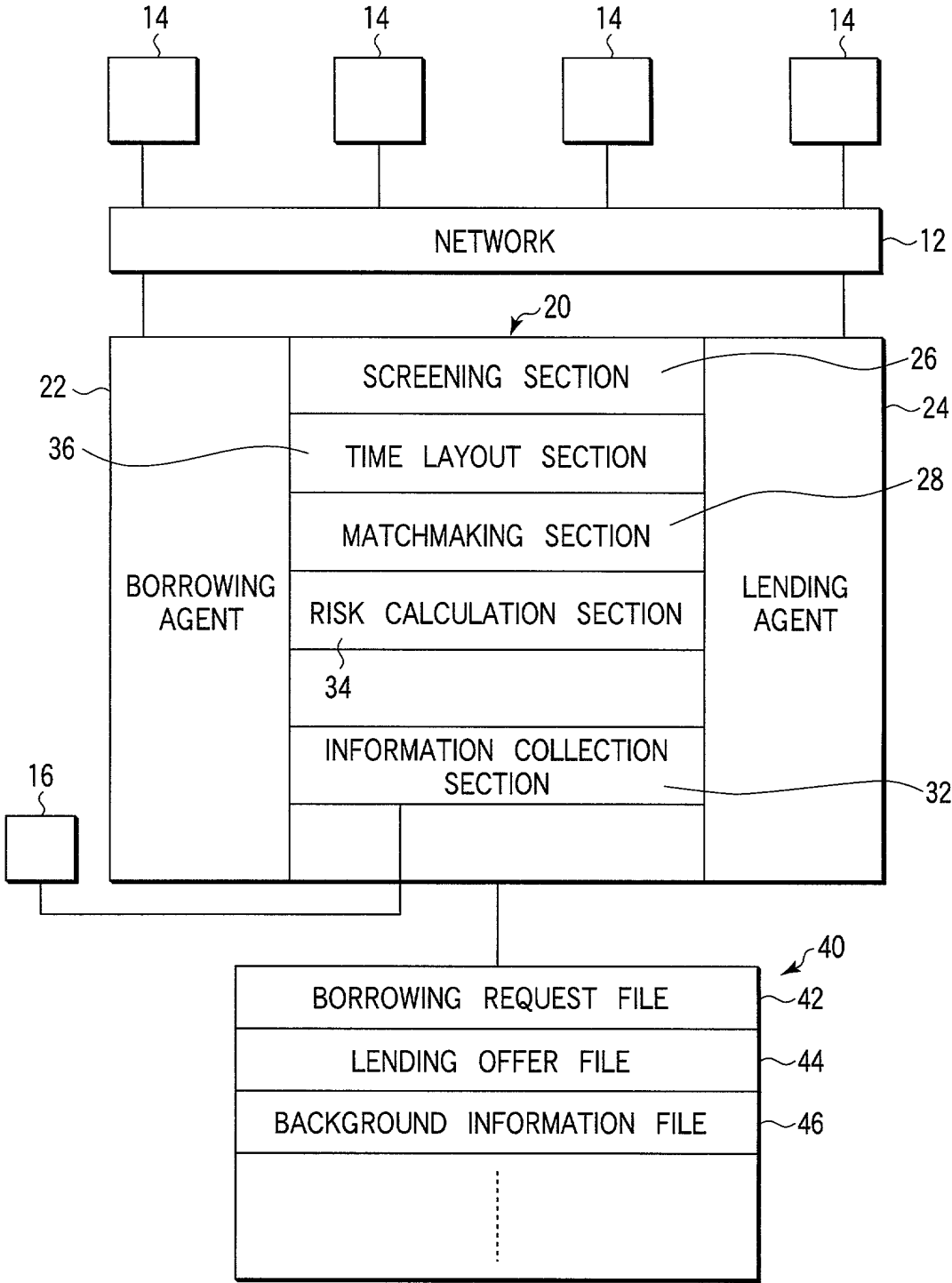
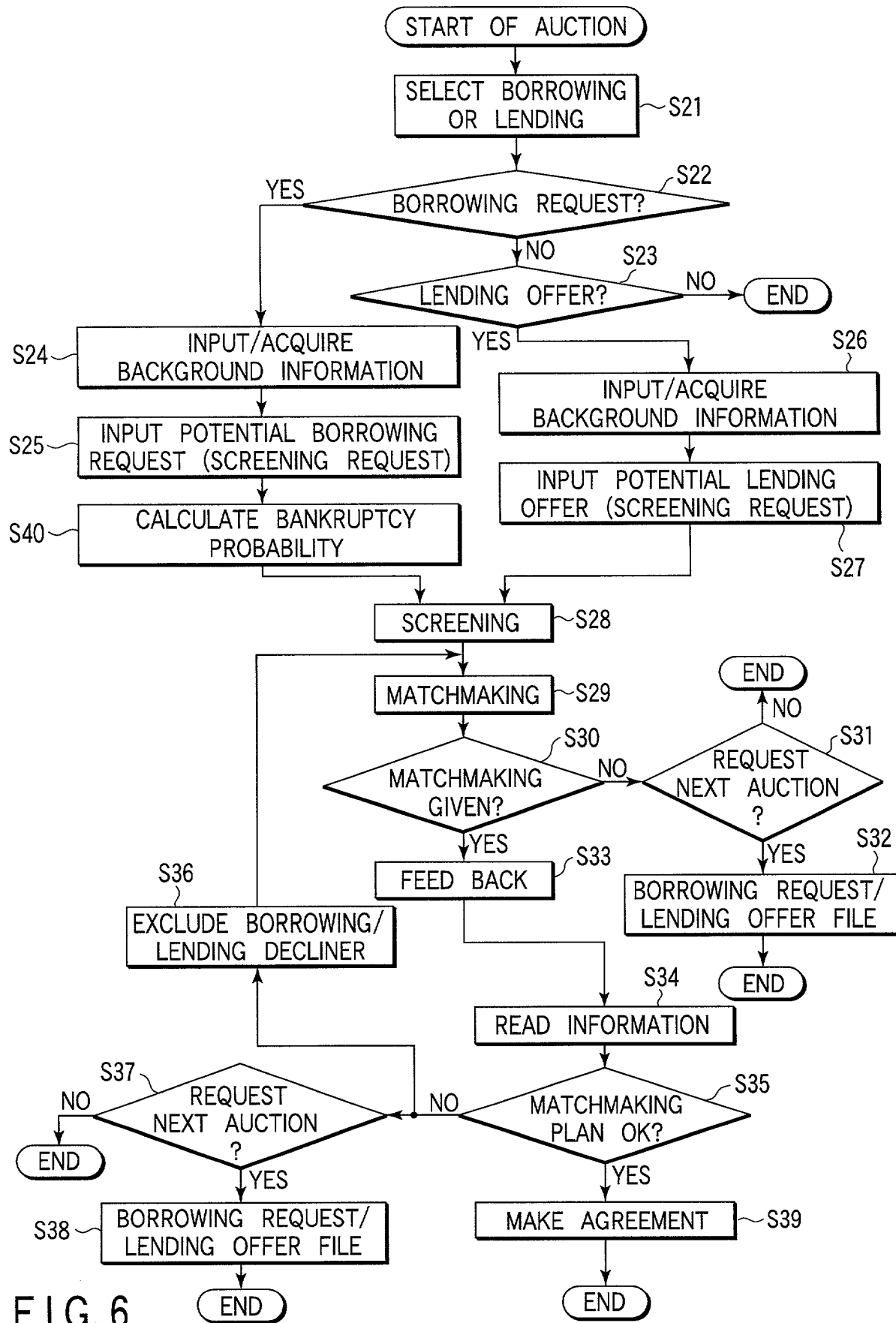


FIG. 5



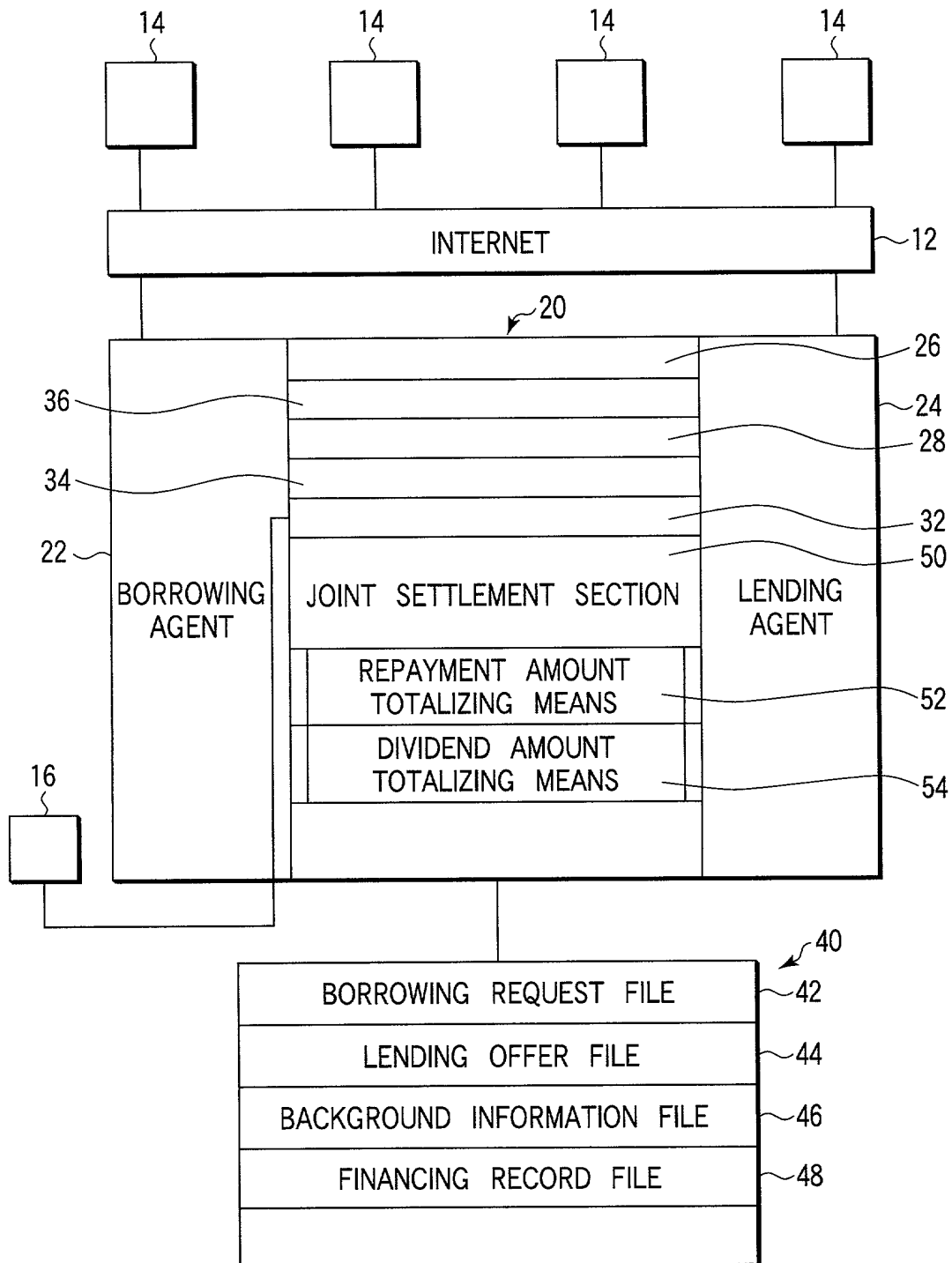


FIG. 7

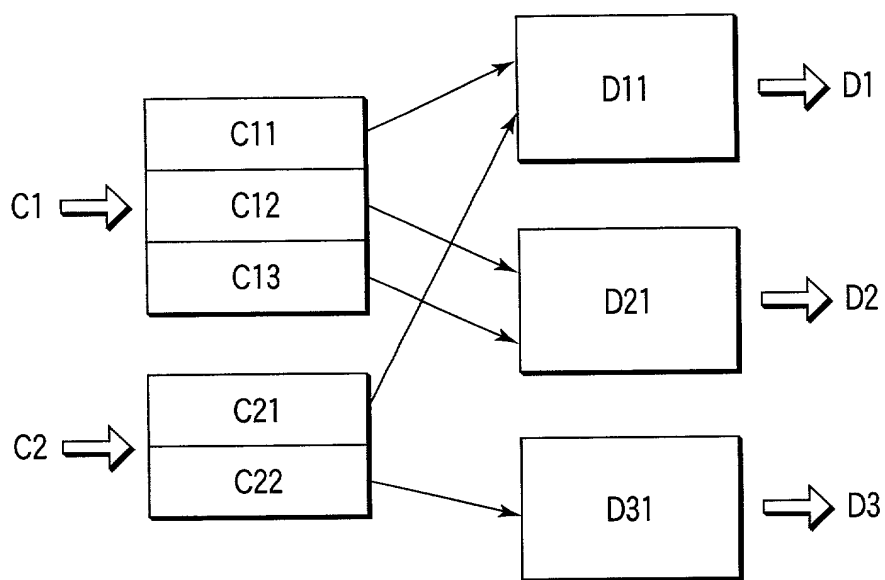


FIG. 8

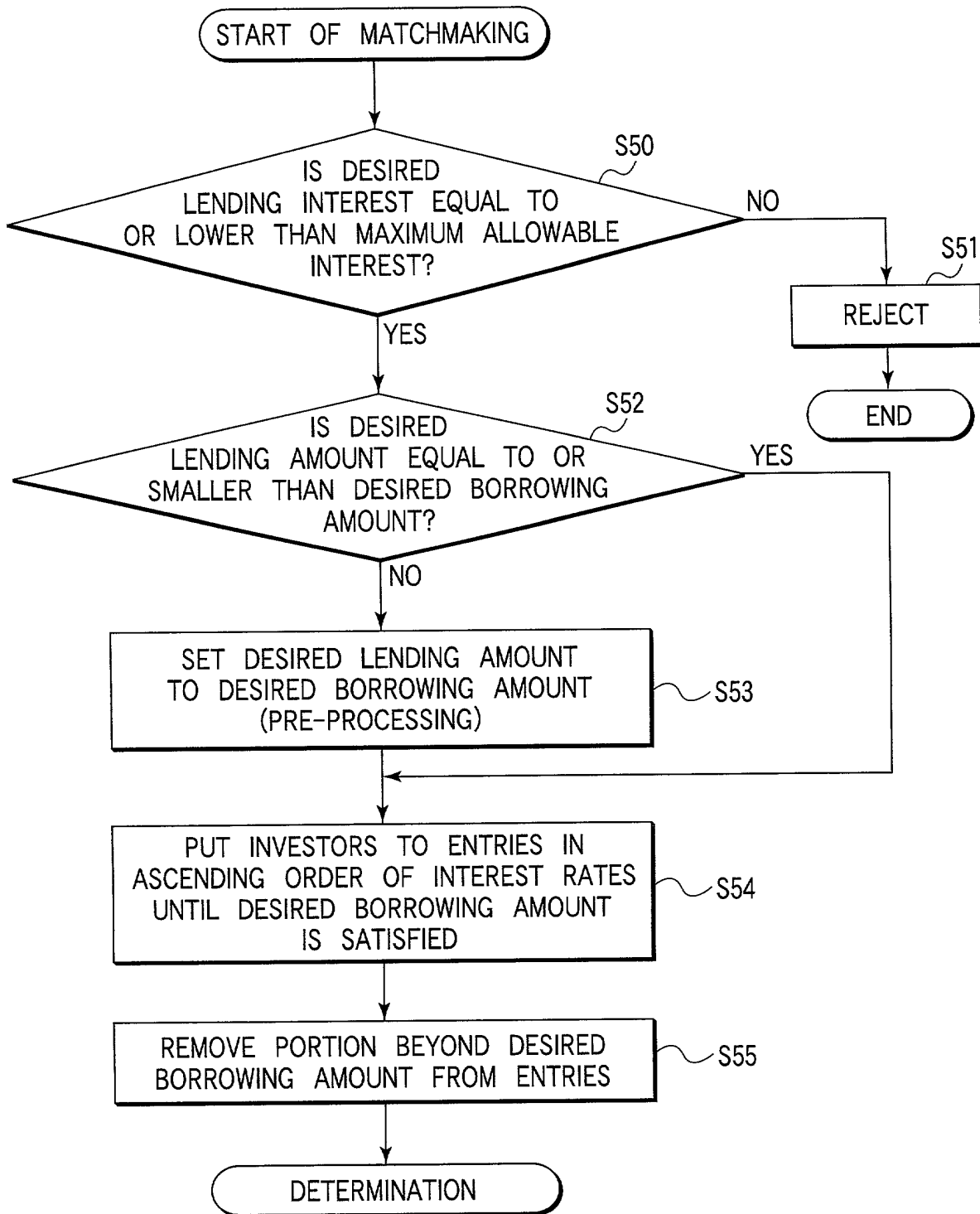


FIG. 9

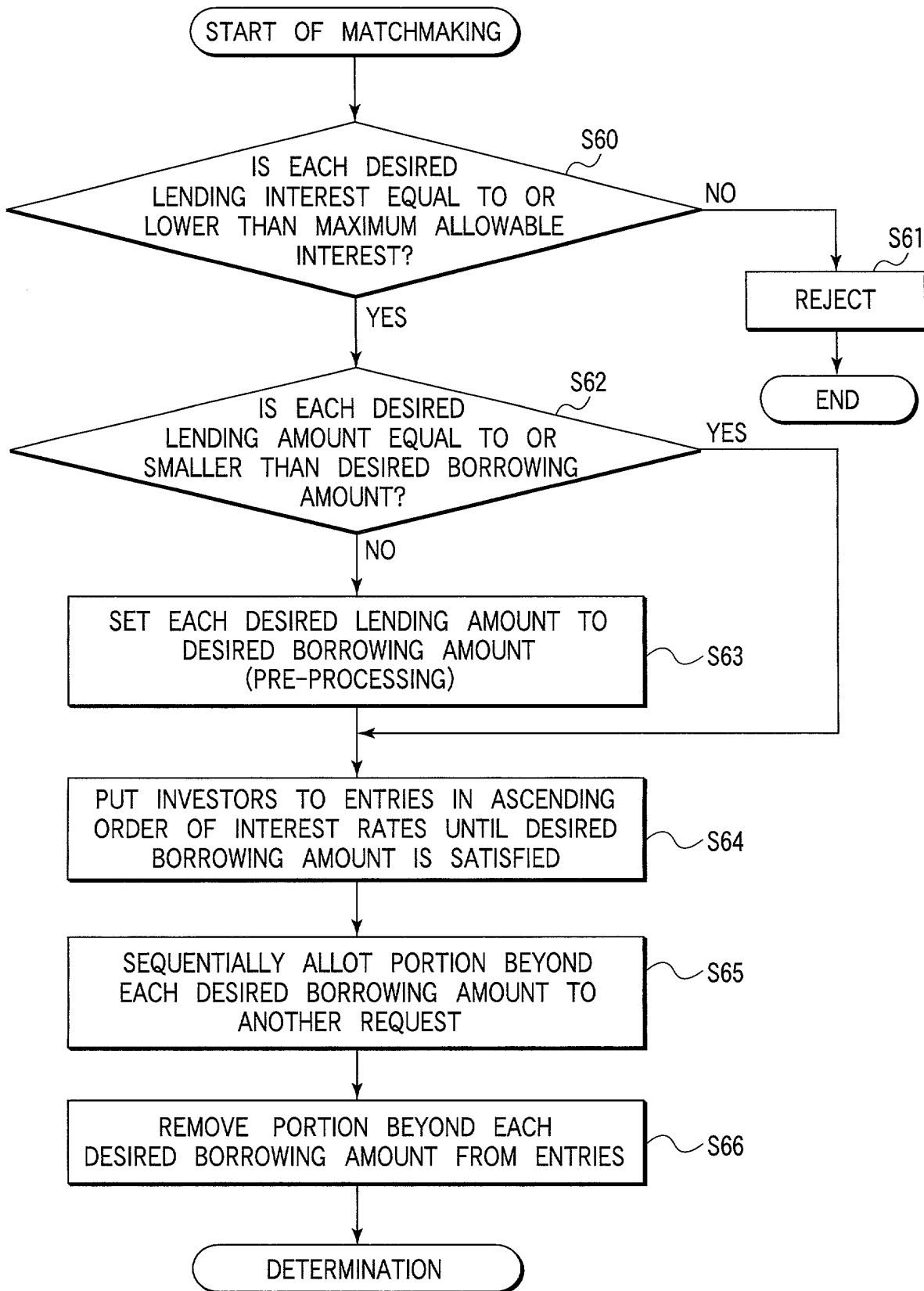


FIG. 10

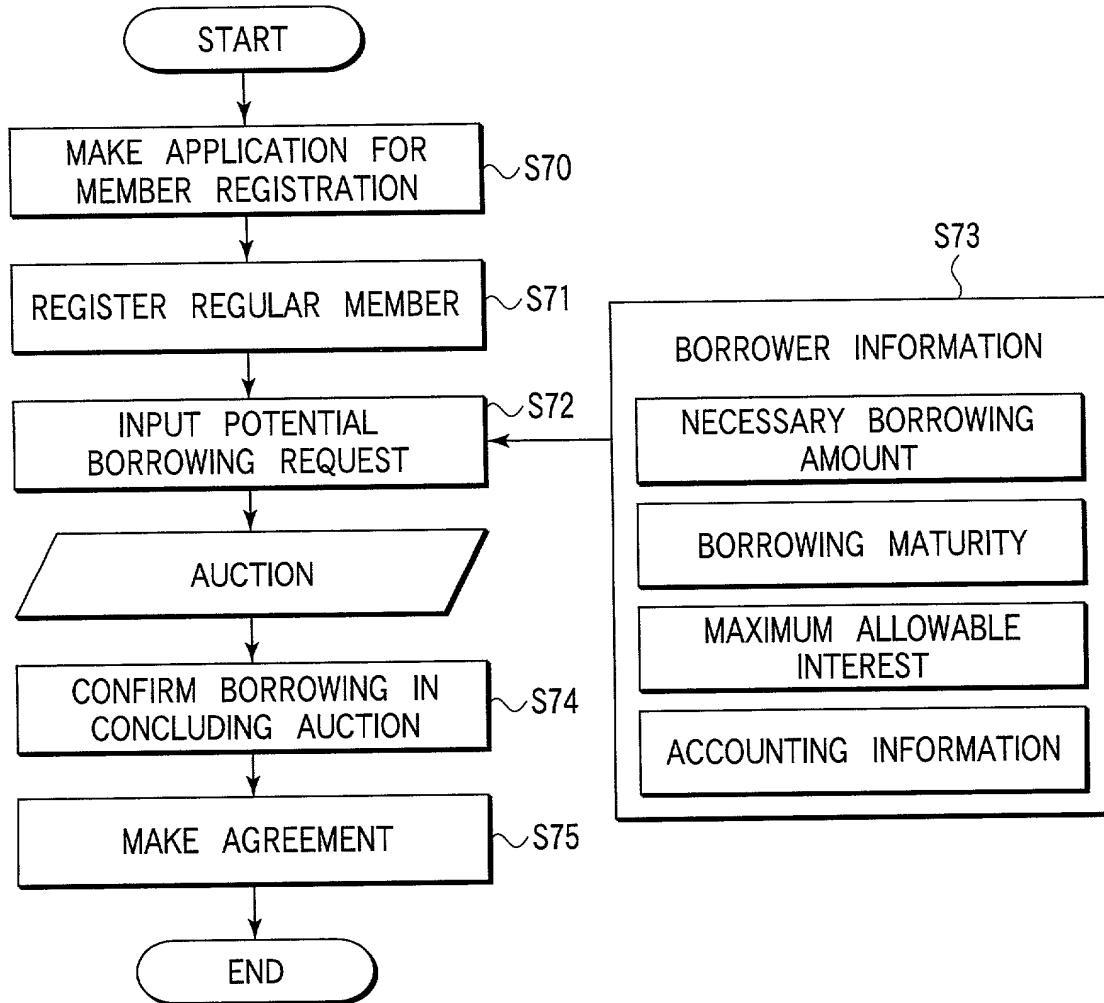


FIG. 11

CYBER FINANCING SYSTEM
APPLICATION FOR MEMBERSHIP

INPUT INFORMATION AND CLICK APPLICATION BUTTON

NAME OF COMPANY :

AOI ELECTRIC

ADDRESS :

1-1-1, CHUO-KU, TOKYO

NAME OF PRESIDENT :

IEYASU MATSUDAIRA

NAME OF PERSON IN CHARGE :

HIKOZAEMON OKUBO

TELEPHONE NUMBER :

03-123-4567

NUMBER OF EMPLOYEES :

10.000

INDUSTRIAL CLASSIFICATION :

COMPUTER

APPLICATION

CANCEL

FIG.12

ACCOUNTING INFORMATION OF AOI ELECTRIC, 1999

DO YOU SEND THE FOLLOWING ACCOUNTING INFORMATION
TO THE CYBER FINANCING SYSTEM?

BALANCE SHEET

ASSETS SECTION
CURRENT ASSETS
FIXED ASSETS
TOTAL ASSETS

LIABILITIES SECTION
CURRENT LIABILITIES
FIXED LIABILITIES
STOCKHOLDERS' EQUITY SECTION
CAPITAL STOCK
LEGAL SURPLUS
OTHER SURPLUS
TOTAL LIABILITIES AND
STOCKHOLDERS' EQUITY

INCOME STATEMENT

ORDINARY INCOME SECTION
OPERATING REVENUES AND EXPENSES
SALES
COST OF SALES
SELLING AND GENERAL
ADMINISTRATIVE EXPENSES
OPERATING INCOME
NON-OPERATING REVENUES
AND EXPENSES
ORDINARY INCOME

TRANSMIT

CANCEL

FIG.13

CYBER FINANCING SYSTEM

APPLICATION FOR BORROWING REQUEST

INPUT INFORMATION AND CLICK APPLICATION BUTTON

MEMBERSHIP NUMBER :

1234567

PASSWORD :

NAME OF COMPANY :

AOI ELECTRIC

BORROWING AMOUNT :

¥10,000,000

BORROWING MATURITY :

2000/4/1-2001/3/31

MAXIMUM ALLOWABLE INTEREST :

3.5%

PURPOSE :

RESEARCH AND DEVELOPMENT

APPLICATION

CANCEL

FIG.14

CYBER FINANCING SYSTEM
CONFIRMATION OF AGREEMENT

MATCHING IS ESTABLISHED. DO YOU MAKE AGREEMENT?

MEMBERSHIP NUMBER :
NAME OF COMPANY :
BORROWING AMOUNT :
BORROWING MATURITY :
INTEREST RATE :

1234567
AOI ELECTRIC
¥10,000,000
2000/4/1-2001/3/31
3.1%

AGREEMENT

CANCEL

FIG. 15

CYBER FINANCING SYSTEM
CONFIRMATION OF AGREEMENT

MATCHING IS GIVEN. DO YOU MAKE AGREEMENT?

DETAILS	AOI ELECTRIC	¥3,000,000	2000/4/1-2001/3/31	3.1%
DETAILS	TACHIBANA MACHINERY	¥1,000,000	2000/4/1-2000/9/31	3.2%
DETAILS	TSUBAKI PHARMACEUTICAL	¥300,000	2000/4/1-2001/3/31	3.0%
DETAILS	MOMO MILK PRODUCT	¥200,000	2000/6/1-2001/3/31	4.0%
DETAILS	KAKI SHOKAI	¥1,000,000	2000/8/1-2001/3/31	1.2%
DETAILS	RINGO BANK	¥200,000	2000/2/1-2001/3/31	9.8%

AGREEMENT

CANCEL

FIG. 16